

Amendments to the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application:

Claim Listing

1. (Previously Presented) A computerized method for analyzing college savings plans, the method for use with a computer-readable medium on which are stored a plurality of educational institution identifiers and a plurality of educational savings plan parameter sets, each of respective educational institution identifiers being associated with a corresponding cost parameter set specifying at least one of room, board, and tuition costs for the respective educational institution; each of the plurality of educational savings plan parameters specifying one or more financial characteristics of a corresponding educational savings plan; the method comprising the steps of:

- a. receiving at least one educational institution identifier;
- b. for each of the educational institution identifiers received in step (a), retrieving the corresponding cost parameter set from the computer-readable medium;
- c. generating a comparative analysis of a plurality of educational savings plans by applying each of the retrieved cost parameter sets of step (b) to each of the plurality of educational savings plan parameters; the comparative analysis taking into account one or more taxation implications for at least one of the educational savings plans; and
- d. outputting a report of the comparative analysis.

2. (Canceled)

3. (Previously presented) The computerized method of claim 1 wherein the step of generating a comparative analysis further includes comparing each of a plurality of educational savings plans with reference to one or more specific asset allocations.

4. (Previously presented) The computerized method of claim 1 wherein the step of generating a comparative analysis further includes a comparison based upon tax considerations.

5. (Previously Presented) A system for analyzing college savings plans, the system comprising:

(a) a computer-readable medium on which are stored a plurality of educational institution identifiers and a plurality of educational savings plan parameter sets, each of respective educational institution identifiers being associated with a corresponding cost parameter set specifying at least one of room, board, and tuition costs for the respective educational institution; each of the plurality of educational savings plan parameters specifying one or more financial characteristics of a corresponding educational savings plan;

b. an input mechanism for receiving at least one educational institution identifier;

c. a data retrieval mechanism for retrieving a corresponding cost parameter set from the computer-readable medium in response to the input mechanism receiving an educational institution identifier;

d. a comparative analysis generation mechanism for generating a comparative analysis of a plurality of educational savings plans by applying the retrieved cost parameter set to each of the plurality of educational savings plan parameters; the comparative analysis taking into account one or more taxation implications for at least one of the educational savings plans; and

e. an output mechanism for outputting a report of the comparative analysis.

6. (Canceled)

7. (Original) The system of claim 5 wherein the comparative analysis generation mechanism compares each of a plurality of educational savings plans with reference to one or more specific asset allocations.

8. (Previously presented) The system of claim 5 wherein the comparative analysis generation mechanism further includes a comparison based upon tax considerations.

9. (New) The computerized method of claim 1, wherein at least one of said plurality of educational savings plans comprises an account of funds and a child beneficiary, wherein said taxation implications comprise taxing investment income on said funds at a child beneficiary rate.

10. (New) The computerized method of claim 1, wherein at least one of said plurality of educational savings plans comprises an account of funds, wherein said taxation implications comprise taxing withdrawal of said funds from said account at a first rate when said withdrawal is used for a non-educational expense and at a second rate less than said first rate when said withdrawal is used for an educational expense.

11. (New) The computerized method of claim 1, wherein generating a comparative analysis of a plurality of educational savings plans comprises computing monthly savings needed under each of said plurality of educational savings plans, wherein said report of said comparative analysis comprises said monthly savings needed under each of said plurality of educational savings plans.

12. (New) The computerized method of claim 1, wherein generating a comparative analysis of a plurality of educational savings plans comprises computing a lump sum saving needed under each of said plurality of educational savings plans, wherein said report of said comparative analysis comprises said lump sum savings needed under each of said plurality of educational savings plans.

13. (New) The system of claim 5, wherein at least one of said plurality of educational savings plans comprises an account of funds and a child beneficiary, wherein said taxation implications comprise taxing investment income on said funds at a child beneficiary rate.

14. (New) The system of claim 5, wherein at least one of said plurality of educational savings plans comprises an account of funds and a child beneficiary, wherein said taxation implications comprise taxing withdrawal of said funds from said account at a first rate when said withdrawal is used for a non-educational expense and at a second rate less than said first rate when said withdrawal is used for an educational expense.

15. (New) The system of claim 5, wherein said comparative analysis generation mechanism computes monthly savings needed under each of said plurality of educational savings

plans, wherein said report of said comparative analysis comprises said monthly savings needed under each of said plurality of educational savings plans.

16. (New) The system of claim 5, wherein said comparative analysis generation mechanism computes a lump sum saving needed under each of said plurality of educational savings plans, wherein said report of said comparative analysis comprises said lump sum savings needed under each of said plurality of educational savings plans.